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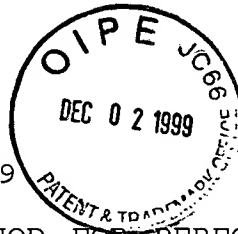
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: John D'Agostino

Serial No.: 09/231,745

Filing Date: January 15, 1999

For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD PURCHASES



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Group Art Unit 2766

2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129
November 30, 1999

Honorable Commissioner of Patents and Trademarks

Washington, D.C.

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with Applicant's duty of disclosure, the following information is provided for consideration by the U.S. Patent and Trademark Office in connection with the above-captioned application. The information is identified on the attached for PTO-1449 and copies of the documents are enclosed.

Patents

U.S. Patent No. 5,671,279 to Elgamal;

U.S. Patent No. 5,715,314 to Payne et al.;

U.S. Patent No. 5,727,163 to Bezos;

U.S. Patent No. 5,729,594 to Klingman;

U.S. Patent No. 5,794,221 to Egendorf;

U.S. Patent No. 5,815,657 to Williams et al.; and

U.S. Patent No. 5,822,737 to Ogram.

The Examiner is respectfully requested to return a copy of an initialled PTO-1449 evidencing consideration of this information with the next Office Action.

Respectfully submitted,

MALLOY & MALLOY, P.A.
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By: 

Peter A. Matos
Reg. No. 37,884

Dated: 11-30-99

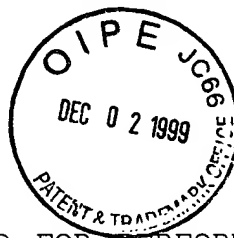
GP 2766

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2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129#2
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Honorable Commissioner of Patents and Trademarks

Washington, D.C. 20231

Dear Sir:

CERTIFICATE OF MAILING

I HEREBY CERTIFY that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, this 30 day of November, 1999.

Respectfully submitted,

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(305) 374-8418By: Peter A. Matos
Reg. No. 37,884Date: 11-30-99